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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 10/820,022 | 04/08/2004 | Zipora Brown | 1330.1022CC | 7563 |

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| EXAMINER |
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MERCHANT, SHAHID R

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| ART UNIT | PAPER NUMBER |
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3694

| SHORTENED STATUTORY PERIOD OF RESPONSE | MAIL DATE | DELIVERY MODE |
|--|------------|---------------|
| 3 MONTHS | 03/09/2007 | PAPER |

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

| | | | |
|------------------------------|------------------------|---------------------|--|
| Office Action Summary | Application No. | Applicant(s) | |
| | 10/820,022 | BROWN ET AL. | |
| | Examiner | Art Unit | |
| | Shahid R. Merchant | 3694 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-16 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-16 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 08 April 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. ____. |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>4/8/2004</u> . | 6) <input type="checkbox"/> Other: ____. |

DETAILED ACTION

Priority

1. Examiner has given consideration to applicant's request for continuation of application 10/349,039 filed on January 23, 2003, which is a continuation of application 09/207,681 filed on December 9, 1998. For examining purposes of this application, the effective filing date will be December 9, 1998.

Specification

2. Applicant is reminded of the proper content of an abstract of the disclosure.

A patent abstract is a concise statement of the technical disclosure of the patent and should include that which is new in the art to which the invention pertains. If the patent is of a basic nature, the entire technical disclosure may be new in the art, and the abstract should be directed to the entire disclosure. If the patent is in the nature of an improvement in an old apparatus, process, product, or composition, the abstract should include the technical disclosure of the improvement. In certain patents, particularly those for compounds and compositions, wherein the process for making and/or the use thereof are not obvious, the abstract should set forth a process for making and/or use thereof. If the new technical disclosure involves modifications or alternatives, the abstract should mention by way of example the preferred modification or alternative.

The abstract should not refer to purported merits or speculative applications of the invention and should not compare the invention with the prior art.

Where applicable, the abstract should include the following:

- (1) if a machine or apparatus, its organization and operation;
- (2) if an article, its method of making;
- (3) if a chemical compound, its identity and use;
- (4) if a mixture, its ingredients;
- (5) if a process, the steps.

Extensive mechanical and design details of apparatus should not be given.

3. The abstract of the disclosure is objected to because it is too long. Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1-16 rejected under 35 U.S.C. 102(e) as being anticipated by Hilt et al., U.S. Patent No. 6,032,133 (see attached PTO-892).

6. As per claim 1, Hilt teaches a payment process interacting with an offset payment system, said process comprising:

determining, within a computer implemented accounts receivable system separate from the offset payment system, debt to be referred for offset responsive to debt selection criteria (see column 10, lines 38-63);

determining, within a computer implemented accounts payable system separate from the offset payment system, a payment to be referred for offset responsive to payment selection criteria (see column 10, lines 38-63); and

referring the debt and the payment to the offset payment system responsive to the determinations with the offset payment system performing an offset of the debt and the payment responsive to referral (see column 10, lines 38-63).

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7. As per claim 2, Hilt teaches the method of claim 1 as described above. Hilt further teaches comprising updating automatically debt records responsive to an offset by the offset payment system (see column 11, lines 10-23).

8. As per claim 3, Hilt teaches the method of claim 2 as described above. Hilt further teaches wherein debt records comprise general ledger records (see column 11, lines 10-23 and Figure 4, item 42).

9. As per claim 4, Hilt teaches a payment process, comprising:
determining, within a computer implemented accounts payable financial management system, a payment to be referred for offset of a debt responsive to payment selection criteria (see column 10, lines 38-63); and
referring the payment to an offset payment system responsive to the determination (see column 10, lines 38-63).

10. As per claim 5, Hilt teaches the method of claim 4 as described above. Hilt further teaches comprising updating automatically payment records responsive to an offset by the offset payment system (see column 11, lines 10-23).

11. As per claim 6, Hilt teaches a storage media storing a process interacting with an offset payment system, controlling a computer and determining, within a computer implemented accounts receivable financial management system separate from the

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offset payment system, debt to be referred for offset payment responsive to debt selection criteria, referring the debt to an offset payment system responsive to the determination, determining, within a computer implemented accounts receivable financial management system separate from the accounts receivable system, a payment to be referred for offset of a debt responsive to payment selection criteria, referring the payment to the offset payment system responsive to the determination, and updating debt records in the accounts system responsive to an offset by the offset payment system, and updating automatically payment records in the payable system responsive to the offset by the offset payment system (see column 12, lines 50-65, column 13, lines 1-14, column 18, lines 22-25 and Figure 4).

12. As per claim 7, Hilt teaches a payment system comprising:

a financial management system determining debt to be referred for offset responsive to debt selection criteria (see column 10, lines 38-63 and Figure 4); and

an offset payment system, separate from the financial management system, receiving authorization for a payment, offsetting the payment with the referred debt and notifying said management system of an offset, and said management system updating the debt record responsive to the offset (see column 11, lines 10-23 and Figure 4).

13. As per claim 8, Hilt teaches a payment system comprising:

a financial management system determining a payment to be made and subject to an offset responsive to payment selection criteria (see column 10, lines 38-63 and Figure 4); and

an offset payment system, separate from the financial management system, receiving the authorization for a debt offset, offsetting the payment with the debt and notifying said management system of an offset, and said management system updating the payment record responsive to the offset (see column 11, lines 10-23 and Figure 4).

14. As per claim 9, Hilt teaches a payment system comprising:

a first financial management system providing accounts receivable functions determining debt to be referred for offset responsive to debt selection criteria, producing a debt offset authorization (see column 11, lines 10-23 and Figure 4);

a second financial management system providing accounts payable functions, separate from the first system and determining a payment to be made and subject to offset responsive to payment selection criteria and producing a payment offset authorization (see column 11, lines 10-23 and Figure 4); and

an offset payment system, separate from the first and second financial management systems, receiving the debt and payment authorizations, offsetting the payment with the referred debt and notifying said first and second management systems of an offset, the first and second management systems updating automatically the debt and payment records within the first and second financial management systems responsive to the offset (see column 11, lines 10-23 and Figure 4).

15. As per claim 10, Hilt teaches a payment process interacting with an offset payment system comprising:

accessing debt selection criteria within a computer implemented financial management system separate from the offset payment system (see column 10, lines 38-63);

determining, within the computer implemented financial management system, debt to be referred for offset payment responsive to the debt selection criteria (see column 10, lines 38-63); and

referring of the debt, by the computer implemented financial management system, to the offset payment system responsive to the determination (see column 10, lines 38-63).

16. As per claim 11, Hilt teaches an offset process, comprising:

determining, within a computer implemented accounts receivable management system, debt to be referred for offset (see column 10, lines 38-63);

determining, within a computer implemented accounts payable management system, a payment to be referred for offset (see column 10, lines 38-63); and

referring the debt and payment to an offset payment system for offset and receiving a confirmation of an offset (see column 11, lines 10-23).

17. As per claim 12, Hilt teaches an offset process, comprising:

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determining, within a computer implemented accounts receivable management system, debt to be referred for offset (see column 10, lines 38-63);

determining, within a computer implemented accounts payable management system, a payment to be referred for offset (see column 10, lines 38-63);

referring the debt and payment to an offset payment system for offset and receiving a confirmation of an offset (see column 11, lines 10-23); and

performing multiparty accounting functions within each of the accounts receivable and payable systems allocating the offset to multiple sources and destinations (see column 11, lines 10-23).

18. As per claim 13, Hilt teaches the process of claim 12 as described above. Hilt further teaches comprising:

sending notification, by the accounts receivable management system, to the debtor of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38).

19. As per claim 14, Hilt teaches the process of claim 12 as described above. Hilt further teaches comprising: sending notification, by the accounts payable management system, to the payee of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38).

20. As per claim 15, Hilt teaches the process of claim 12 as described above. Hilt further teaches comprising:

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sending notification to a third party of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38).

21. As per claim 16, Hilt teaches the process of claim 12 as described above. Hilt further teaches comprising:

sending notification, by the accounts receivable management system, to the debtor of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38);

sending notification, by the accounts payable management system, to the payee of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38); and

sending notification to a third party of the offset (see column 7, lines 23-24, 65-67 and Figure 4, item 38).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Shahid R. Merchant whose telephone number is 571-270-1360. The examiner can normally be reached on First Friday Off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammel can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SRM


ELLA COLBERT
PRIMARY EXAMINER